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With tax bill, home equity perks take a hit

Deduction for interest paid is set to end

By Tim Logan
GLOBE STAFF

Millions of Americans who use their homes as a piggy bank may soon have fewer pennies to count on if they decide to borrow money to start a business, pay for college, or buy a new car.

Under the massive tax bill now poised to pass Congress — and be

signed by President Trump before Christmas — homeowners no longer would be able to deduct the interest on home equity loans, a relatively cheap form of borrowing based on the equity in a property.

The provision eliminates the interest deduction on such loans, a move that could cost a borrower several hundred dollars a year, de-

pending on the loan amount. Currently, borrowers can write off the interest on home equity loans of

► **Tax break for commuting on the chopping block. C1.**

up to \$100,000.

It's one of several provisions in the bill that would reduce the financial perks homeowners have long enjoyed through their tax re-

turns, a swing away from a policy that for decades has been aimed at encouraging homeownership. The moves are part of a strategy that Republican leaders say is designed to simplify the tax code and raise money to offset tax cuts in the bill.

The bill would also rein in write-downs for mortgage interest and property taxes. Such tax-re-

DEDUCTION, Page A7

President resets US worldview

Security strategy focuses on putting America first

By Mark Landler and David E. Sanger
NEW YORK TIMES

WASHINGTON — President Trump presented a blueprint for the country's national security Monday that warns of a treacherous world in which the United States faces rising threats from an emboldened Russia and China, as well as from what it calls rogue governments, such as North Korea and Iran.

To fend off these multiple challenges, the report says with Cold War urgency, the government must put "America First," fortifying its borders, ripping up unfair trade agreements, and rebuilding its military might.

But in his speech announcing the strategy, Trump struck a much different tone. Instead of explaining the nature of these threats, he delivered a campaignlike address, with familiar calls to build a wall along the southern border with Mexico and a heavy dose of self-congratulation for the bull market, the low jobless rate, and tax cuts, which, he promised, were "days away."

"America is in the game, and America is going to win," he said, to an audience that included Cabinet members and military officers.

The disconnect between the president's speech and the analysis in his administration's

SECURITY, Page A6



AFP/GETTY IMAGES

President Trump cited China, Russia threats.

AMTRAK TRAIN PLUNGES



STEPHEN BRASHEAR/GETTY IMAGES

A passenger train from Seattle to Portland derailed Monday on a newly opened high-speed route, spilling cars off an overpass and onto Interstate 5 near Tacoma. Officials said at least three people were killed and 75 injured. "It felt like the end of the world, and I was standing amid the wreckage," one passenger said. **A2.**

In the news


Pre-holiday blues
Tuesday: Warmer, more sun. High 44-49, low 31-36.
Wednesday: Sunny, brisk. High 38-43, low 19-24. High tide: 11:43. Sunrise: 7:09. Sunset: 4:14. Complete report, **B9.**

The United States blocked a UN resolution demanding that the Trump administration rescind its decision to recognize Jerusalem as Israel's capital. A3.

The driver of a car that crashed into a Newton pizzeria and killed two people has decided to stand trial rather than plead guilty. B1.

The African National Congress chose Cyril Ramaphosa, a protégé of Nelson Mandela, to lead the troubled party. A4.

Kaspersky Lab, in a suit against the Trump administration, denounced a ban on agencies using its software. C1.

As heists go, it deserves a high-five

Best regular season games of Brady era.

1 Week 13, 2003: Patriots 38, at Colts 34
No gain on fourth down

2 Week 12, 2013: At Patriots 34, Broncos 31 (overtime)
Stephen Gostkowski's 31-yard field goal

3 Week 13, 2007: Patriots 27, at Ravens 24
Brady finds Jabar Gaffney for the winning touchdown



CHAD FINN
COMMENTARY

The more boastful among us might be tempted to point and laugh at the Pittsburgh Steelers like Rob Gronkowski did to that hapless, hopeless defensive back he overwhelmed to catch a 2-point conversion with 56 seconds left Sunday.

His name is Sean Davis, and he was the same Steeler who dropped a potentially game-clinching interception earlier during the drive. Turns out he became the victim of something even crueler than fate. He was the victim of the ain't-no-stopping-us-now Tom Brady-Rob Gronkowski combo. Giving Brady a second chance is a fine way for a

defensive back to end up with first-degree burns.

It was, almost unfathomably, the 53rd fourth-quarter comeback in Brady's career. And it certainly ranks among his top five most thrilling regular-season victories. More on that later.

First, though, let's dwell for a moment on Sunday's drama. Davis's role in the outcome was overlooked in all of the other improbable

FINN, Page D6

Audit finds unsafe conditions at group foster homes

Sites also deficient on checks of worker history

By Michael Levenson
GLOBE STAFF

A moldy mattress, a broken handrail, a dirty toilet, mildew in the shower, and a bathroom door that didn't close all the way were among the unsanitary and unsafe conditions found last year during inspections of 30 group homes for foster children in Massachusetts, according to a federal audit released Monday.

The audit, by the Department of Health and Human Services' Office of Inspector General, concluded that 27 of the 30 homes inspected failed to follow health and safety standards designed to protect children taken into state custody due to abuse or neglect.

In addition, 18 of the 30 group homes had one or more employees who had not completed the required criminal background checks.

"When you see the issues we've identified in the report, it is concerning," said George Nedder, assistant regional inspec-

tor general for New England, who helped conduct the audit in May 2016, nearly a year-and-a-half after Governor Charlie Baker hired a new commissioner to rebuild the troubled Department of Children and Families. "America needs to ask: Is this really acceptable for our children to live in?"

State education and child welfare officials said Monday that they have already worked with the private contractors that run the group homes to fix the problems identified in the audit.

AUDIT, Page A10

27
out of
30

The number of foster group homes that failed to follow health and safety standards, according to US audit.



JOHN TLUMACKI/GLOBE STAFF/FILE 2017

In July, Mayor Martin J. Walsh greeted nurses who had been locked out of work.



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